

In re:  
Mark R. Santore  
Faith Tiroto-Santore  
Debtors

Case No. 23-13200-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 16, 2024

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Mark R. Santore, Faith Tiroto-Santore, 1622 Croatan Place, Philadelphia, PA 19145-5404
14841546	Jefferson Health, PO Box 1123, Minneapolis, MN 55440-1123
14843008	++ TD BANK USA N A, ATTN C/O WEINSTEIN & RILEY P S, 1415 WESTERN AVE, SUITE #700, SEATTLE WA 98101-2051 address filed with court.; TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14836826	Email/PDF: bncnotices@becket-lee.com	May 17 2024 00:12:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14825105	+ Email/PDF: bncnotices@becket-lee.com	May 17 2024 00:13:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14825106	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 17 2024 00:11:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14825107	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2024 00:11:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14825108	+ Email/Text: BarclaysBankDelaware@tsico.com	May 17 2024 00:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
14846200	Email/Text: megan.harper@phila.gov	May 17 2024 00:20:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14825120	Email/Text: cfcbackoffice@contfinco.com	May 17 2024 00:12:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
14825109	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2024 00:13:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14836252	+ Email/PDF: ebn_ais@aisinfo.com	May 17 2024 00:24:23	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14825115	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2024 00:24:39	Cbna, Attn: Centralized Bankruptcy/Citicorp, Po Box 790034, St Louis, MO 63179-0034
14841795	Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2024 00:23:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14825117	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2024 00:13:07	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14825118	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2024 00:12:00	Comenity Bank, Attn: Bankruptcy, Po Box

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 16, 2024

Form ID: 155

Total Noticed: 49

			182125, Columbus, OH 43218-2125
14825119	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2024 00:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14825121	+ Email/PDF: creditonebknotifications@resurgent.com	May 17 2024 00:12:58	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14827631	Email/Text: mrdiscen@discover.com	May 17 2024 00:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14825125	+ Email/Text: mrdiscen@discover.com	May 17 2024 00:11:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14825126	Email/Text: BNSFN@capitalsvcs.com	May 17 2024 00:11:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14825130	Email/Text: BNSFS@capitalsvcs.com	May 17 2024 00:11:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14825127	Email/PDF: ais.fpc.ebn@aisinfo.com	May 17 2024 00:13:06	First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
14825128	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 17 2024 00:13:32	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14825131	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 17 2024 00:21:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14825116	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2024 00:13:23	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14831875	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 17 2024 00:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14835920	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2024 00:24:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14829476	^ MEBN	May 17 2024 00:06:00	Lakeview Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14843329	^ MEBN	May 17 2024 00:05:47	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14825132	Email/Text: camanagement@mtb.com	May 17 2024 00:12:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14836553	Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2024 00:23:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14825136	Email/Text: ml-ebn@missionlane.com	May 17 2024 00:11:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14825133	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2024 00:13:25	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14825135	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2024 00:12:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14843282	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2024 00:12:57	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14825137	+ Email/Text: bankruptcy1@pffcu.org	May 17 2024 00:12:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch Street, Philadelphia,, PA 19107-2495
14827063	+ Email/Text: bankruptcy1@pffcu.org	May 17 2024 00:12:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14840450	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 17 2024 00:20:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 16, 2024

Form ID: 155

Total Noticed: 49

14843325	Email/Text: bnc-quantum@quantum3group.com	May 17 2024 00:12:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
14840408	Email/Text: bnc-quantum@quantum3group.com	May 17 2024 00:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14840685	Email/Text: bnc-quantum@quantum3group.com	May 17 2024 00:12:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14835657	Email/Text: bnc-quantum@quantum3group.com	May 17 2024 00:12:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14825138	Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:00	Syncb/Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
14825140	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14825141	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:08	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14843008	Email/Text: bncmail@w-legal.com	May 17 2024 00:12:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
14825142	+ Email/Text: bncmail@w-legal.com	May 17 2024 00:12:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14825674	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	May 17 2024 00:13:29	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14825143	+ Email/Text: BKRMailOps@weltman.com	May 17 2024 00:12:00	Weltman, Weinberg & Reis, 965 Keynote Circle, Independence, OH 44131-1829
TOTAL: 47			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14825111	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14825112	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14825113	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14825114	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14825110	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14825122	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14825123	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14825124	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14825129	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14825134	*+	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14825139	*	Syncb/Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 16, 2024

Form ID: 155

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:**

Name	Email Address
DAVID M. OFFEN	on behalf of Joint Debtor Faith Tiroto-Santore dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor Mark R. Santore dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Mark R. Santore	)	Case No. 23-13200-amc
	)	
Faith Tirotto-Santore	)	Chapter: 13
	)	
Debtor(s).	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 16, 2024

For The Court

Ashely M. Chan  
Judge, United States Bankruptcy Court